

PRODUCT SUMMARY: Supplementary Benefits

The following Product Summaries are for illustrative purposes only and do not represent a contract. The following is a simplified description of the key product features. The exact terms can be found in your policy document.

Details of Product Provider:

Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore"), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712 Tel: 1800-3330 333 is the product provider. The Financial Adviser or its representative shall explain to you that Prudential Singapore is responsible for the product features and contractual provisions.

Supplementary Benefits:

The following product summaries are attached:

- PruTerm Convertible
- Disability Provider
- PruParent
- PruSmart Lady
- Crisis Cover
- Crisis Cover Whole of Life
- Crisis Cover Provider
- Crisis Cover Plus
- Crisis Cover Kids
- Crisis Waiver
- Payer Security
- Comprehensive Personal Accident
- Hospital Cash
- Weekly Hospital Benefit
- Regular Savings Option

Total Distribution Cost:

You can obtain the Total Distribution Cost of each of the supplementary benefits from your Financial Adviser and its representative.

The Proposer acknowledges receipt of all the pages of the Product Summary for the Supplementary Benefits. The contents have been explained to his/her satisfaction.

Adviser's Signature

Proposer's Signature

PRODUCT SUMMARY: Supplementary Benefits

Crisis Cover Provider

Crisis Cover Provider pays the sum assured in one lump sum upon diagnosis of any one of the 30 critical illnesses during the policy term of this benefit. The only exception is if the life assured undergoes angioplasty and other invasive treatment for coronary artery. Under such circumstances, 10% of the benefit will be paid, subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for angioplasty and other invasive treatment for coronary artery.

The underlying policy will continue to remain in-force after this benefit is paid. If the critical illness is diagnosed before the Life Assured attains the age of 1 next birthday, 20% of the sum assured would be payable.

With effect from 1 July 2003, the Insurance Industry has adopted common definitions for the following 30 critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered critical illnesses.

The 30 critical illnesses are heart attack, stroke, coronary artery by-pass surgery, major cancers, kidney failure, major head trauma, major organ/bone marrow transplantation, multiple sclerosis, fulminant hepatitis, primary pulmonary hypertension, blindness (loss of sight), Alzheimer's disease/severe dementia, surgery to aorta, coma, deafness(loss of hearing), loss of speech, heart valve surgery, major burns, terminal illness, HIV due to blood transfusion and occupationally acquired HIV, motor neurone disease, Parkinson's disease, end stage liver failure, end stage lung disease, aplastic anaemia, muscular dystrophy, bacterial meningitis, benign brain tumour, encephalitis and angioplasty and other invasive treatment for coronary artery.

Please note that assurance charges are not guaranteed. These rates may be adjusted in the future at the Company's discretion. We will give you 30 days' notice before the new rates are charged.

Exclusions:

- pre-existing critical illnesses at cover start date
- recommended coronary artery by-pass surgery or diagnosis of heart attack or major cancers or recommended angioplasty and other invasive treatment for coronary artery within 90 days from the cover start date
- critical illness before age 6 caused by a congenital or inherited disorder
- deafness before age 2
- death within 30 days from the date of diagnosis
- diagnosed as having a critical illness caused by:
 - self-inflicted injuries; or
 - AIDS, AIDS related complex or infection by HIV; or
 - use of unprescribed drugs; or
 - participation/attempted participation in an unlawful act

You are advised to read the policy contract for the full details of the exclusions.

PRODUCT SUMMARY: Supplementary Benefits

Crisis Cover

Crisis Cover advances the death benefit of the policy. The sum assured plus a proportionate amount of all bonuses on the basic plan is payable in one lump sum upon diagnosis of any one of the 30 critical illnesses. The only exception is if the life assured undergoes angioplasty and other invasive treatment for coronary artery. Under such circumstances, 10% of the benefit will be paid, subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for angioplasty and other invasive treatment for coronary artery.

With effect from 1 July 2003, the Insurance Industry has adopted common definitions for the following 30 critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered critical illnesses.

The 30 critical illnesses are heart attack, stroke, coronary artery by-pass surgery, major cancers, kidney failure, major head trauma, major organ/bone marrow transplantation, multiple sclerosis, fulminant hepatitis, primary pulmonary hypertension, blindness (loss of sight), Alzheimer's disease/severe dementia, surgery to aorta, coma, deafness (loss of hearing), loss of speech, heart valve surgery, major burns, terminal illness, HIV due to blood transfusion and occupationally acquired HIV, motor neurone disease, Parkinson's disease, end stage liver failure, end stage lung disease, aplastic anaemia, muscular dystrophy, bacterial meningitis, benign brain tumour, encephalitis and angioplasty and other invasive treatment for coronary artery.

Please note that premium rates are not guaranteed. These rates may be adjusted in the future at the Company's discretion. We will give you 30 days' notice before the new premiums are charged.

Should there be an increase in premium rates, you can choose to either:

- pay the increase in premium amount; or
- reduce the sum assured of your policy; or
- discontinue your policy

Exclusions:

- pre-existing critical illnesses at cover start date
- recommended coronary artery by-pass surgery or diagnosis of heart attack or major cancers or recommended angioplasty and other invasive treatment for coronary artery within 90 days from the cover start date
- critical illness before age 6 caused by a congenital or inherited disorder
- deafness before age 2
- diagnosed as having a critical illness caused by:
 - self-inflicted injuries; or
 - AIDS, AIDS related complex or infection by HIV; or
 - use of unprescribed drugs; or
 - participation/attempted participation in an unlawful act

You are advised to read the policy contract for the full details of the exclusions.

PRODUCT SUMMARY: Supplementary Benefits

Crisis Cover Whole of Life

Crisis Cover advances the death benefit of the policy. The sum assured plus a proportionate amount of all bonuses on the basic plan is payable in one lump sum upon diagnosis of any one of the 30 critical illnesses. The only exception is if the life assured undergoes angioplasty and other invasive treatment for coronary artery. Under such circumstances, 10% of the benefit will be paid, subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for angioplasty and other invasive treatment for coronary artery.

With effect from 1 July 2003, the Insurance Industry has adopted common definitions for the following 30 critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered critical illnesses.

The 30 critical illnesses are heart attack, stroke, coronary artery by-pass surgery, major cancers, kidney failure, major head trauma, major organ/bone marrow transplantation, multiple sclerosis, fulminant hepatitis, primary pulmonary hypertension, blindness (loss of sight), Alzheimer's disease/severe dementia, surgery to aorta, coma, deafness (loss of hearing), loss of speech, heart valve surgery, major burns, terminal illness, HIV due to blood transfusion and occupationally acquired HIV, motor neurone disease, Parkinson's disease, end stage liver failure, end stage lung disease, aplastic anaemia, muscular dystrophy, bacterial meningitis, benign brain tumour, encephalitis and angioplasty and other invasive treatment for coronary artery.

Premiums are payable up to age 85 and can be paid monthly, quarterly, half-yearly or yearly.

Please note that premium rates are not guaranteed. These rates may be adjusted in the future at the Company's discretion. We will give you 30 days' notice before the new premiums are charged.

Should there be an increase in premium rates, you can choose to either:

- pay the increase in premium amount; or
- reduce the sum assured of your policy; or
- discontinue your policy

Exclusions:

- pre-existing critical illnesses at cover start date
- recommended coronary artery by-pass surgery or diagnosis of heart attack or major cancers or recommended angioplasty and other invasive treatment for coronary artery within 90 days from the cover start date
- critical illness before age 6 caused by a congenital or inherited disorder
- deafness before age 2
- diagnosed as having a critical illness caused by:
 - self-inflicted injuries; or
 - AIDS, AIDS related complex or infection by HIV; or
 - use of unprescribed drugs; or
 - participation/attempted participation in an unlawful act

You are advised to read the policy contract for the full details of the exclusions.

PRODUCT SUMMARY: Supplementary Benefits

Crisis Cover Plus

Crisis Cover Plus provides financial protection against death, disability and critical illnesses during the policy term. You have the option to convert all or part of the sum assured to a new Whole Life or Endowment plan without evidence of good health, subject to certain terms and conditions. This plan is available for terms from 10 to 30 years.

You can only do this if:

- You have paid all your premiums under your Crisis Cover Plus policy; and
- The new sum assured is the same or less than the sum assured on your Crisis Cover Plus policy; and
- The new policy term, if it is a fixed-term policy, is at least 10 years; and
- You pay the increased premium for the new policy; and
- You give us 2 months' notice.

In addition, you can apply to include Crisis Cover (if it is available) as a supplementary benefit to your new policy without evidence of good health if:

- the life assured is under 55; and
- the sum assured for your Crisis Cover is the same or less than the sum assured of your Crisis Cover Plus benefit; and
- the remaining term of your Crisis Cover Plus benefit is at least 5 years.

The sum assured is payable in one lump sum upon death of the life assured provided the Accelerated Disability Benefit or the Critical Illness Benefit has not been claimed.

If the life assured becomes totally and permanently disabled before the policy anniversary preceding his 65th birthday, the sum assured is payable in one lump sum up to \$650,000. The balance, if any, is payable in one lump sum on any of the following events, whichever occurs first:

- one year from the date of the disability; or
- on the expiry date of the policy; or
- on the death of the life assured.

If the life assured is diagnosed with any one of the 30 critical illnesses, the sum assured is payable in one lump sum. The only exception is if the life assured undergoes angioplasty and other invasive treatment for coronary artery. Under such circumstances, 10% of the benefit will be paid, subject to a maximum amount of \$25,000. The remaining sum assured is the original sum assured less the amount claimed for angioplasty and other invasive treatment for coronary artery.

With effect from 1 July 2003, the Insurance Industry has adopted common definitions for the following 30 critical illnesses. This means that each illness covered will be defined the same way by all insurance companies. You are advised to refer to the policy contract for definitions of the covered critical illnesses.

The 30 critical illnesses are heart attack, stroke, coronary artery by-pass surgery, major cancers, kidney failure, major head trauma, major organ/bone marrow transplantation, multiple sclerosis, fulminant hepatitis, primary pulmonary hypertension, blindness (loss of sight), Alzheimer's disease/severe dementia, surgery to aorta, coma, deafness (loss of hearing), loss of speech, heart valve surgery, major burns, terminal illness, HIV due to blood transfusion and occupationally acquired HIV, motor neurone disease, Parkinson's disease,

end stage liver failure, end stage lung disease, aplastic anaemia, muscular dystrophy, bacterial meningitis, benign brain tumour, encephalitis and angioplasty and other invasive treatment for coronary artery.

Please note that premium rates relating to the critical illness benefit under Crisis Cover Plus are not guaranteed. These rates may be adjusted in the future at the Company's discretion. We will give you 30 days' notice before the new premiums are charged.

Should there be an increase in premium rates relating to critical illness benefits, you can choose to either:

- pay the increase in premium amount; or
- reduce the sum assured of your policy; or
- discontinue your policy

Exclusions:

- pre-existing critical illnesses at cover start date
- recommended coronary artery by-pass surgery or diagnosis of heart attack or major cancers or recommended angioplasty and other invasive treatment for coronary artery within 90 days from the cover start date
- diagnosed as having a critical illness caused by:
 - self-inflicted injuries; or
 - AIDS, AIDS related complex or infection by HIV; or
 - use of unprescribed drugs; or
 - participation/attempted participation in an unlawful act

You are advised to read the policy contract for the full details of the exclusions.